



Real Estate Loan Documentation Check List

- Complete Real Estate Application
- Signed Copy of Last 2 Years Federal Income Tax Returns
 - Copy of Last 2 Pay Stubs
- Copy of Real Estate Purchase Contract (If Applicable)
- Complete Legal Description & Address of Property
 - Insurance Agent Information

Phone: (918) 367-3343

Fax: (918) 367-5549

APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender:

Community Bank
P O Box 1020
104 S Main
Bristow, OK 74010

Document Date:

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

X _____ Date X _____ Date



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INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

Community Bank
P O Box 1020
104 S Main
Bristow, OK 74010

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X _____ X _____
Date Date



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NOTICE OF TITLE PROTECTION DOCUMENT

Applicant:

Lender:

Community Bank
P O Box 1020
104 S Main
Bristow, OK 74010

TO:

This notice is delivered pursuant to Title 46, Oklahoma Statutes 1991, Sec.19-21.

In connection with the loan for which you have applied, we will require a lawyer's title opinion, title certificate, title insurance policy or other written title protection document assuring us as to the state of title to the property. Please be advised that:

1. The title protection document will not provide protection to you. It will only protect our interest.
2. You should seek independent, competent advice as to whether you should obtain any additional title protection document.

If you decide to obtain additional title protection, you must do so in a timely manner in order to avoid undue delay of the closing under the terms of the contract of sale.

You hereby acknowledge receipt of a completed copy of this Notice.

APPLICANT:

X _____
Date

X _____
Date



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SERVICING DISCLOSURE STATEMENT

Applicant:

Lender: Community Bank
P O Box 1020
104 S Main
Bristow, OK 74010

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
or
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
or
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.



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CERTIFICATION AND AUTHORIZATION

Applicant:	Lender:
	Community Bank P O Box 1020 104 S Main Bristow, OK 74010

CERTIFICATION

To Community Bank ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Community Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Community Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X _____	X _____
Applicant	Co-Applicant
Date	Date

Mortgage Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By signing below, you are consenting to receive disclosures related to your current mortgage loan transaction electronically. If you do not consent, we will mail these documents to you. By consenting to electronic delivery of mortgage disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the numbers or address listed below.

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your current mortgage transaction. If you would like to receive a paper copy at no charge, please contact us at the numbers or address listed below. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current mortgage transaction.

Withdrawal of Consent

If after consenting, you wish to withdrawal your consent prior to loan consummation, you can do so by contacting us at the numbers or address listed below.

Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.
- Software which permits you to receive, access, print and save Portable Document format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above.
- A valid email address.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

Borrower Date

Co-Borrower Date

Email address

Email Address

Community Bank
P O Box 1020
Bristow, OK 74010

(918) 367-3343
Fax (918) 581-1549
Community Bank NMLS ID 408226

Universal Credit Application (Consumer Real Estate)

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

- Individual Credit.** If checked, this is an *Application for Individual Credit* - relying solely on my income and assets.
- Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*
- Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*
- Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Type of Mortgage and Terms of Credit

Mortgage Applied For <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/>			Lender's Case No.
Amount/Credit Limit \$ _____	Interest Rate _____ %	No. of Months _____	Amortization Type <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

3. Property Information and Purpose of Credit

Subject Property Address (street, city, state & ZIP)		No. of Units			
Legal Description of Subject Property (attach description if necessary)		Year Built			
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment			
Complete this line if construction or construction-permanent loan.					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Complete this line if this is a refinance loan.			Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made		
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance		Cost: \$ _____
	\$ _____	\$ _____			
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					

Applicant

4. Applicant Information

Co-Applicant

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address				E-mail Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <small>(as defined by state law; incl. domestic partnership, civil union)</small>		Dependents <small>(not listed by Co-Applicant)</small>		<input type="checkbox"/> Married <input type="checkbox"/> Separated <small>(as defined by state law; incl. domestic partnership, civil union)</small>		Dependents <small>(not listed by Applicant)</small>	
<input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		No. Ages _____		<input type="checkbox"/> Unmarried <small>(including single, divorced, widowed)</small>		No. Ages _____	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____			

7. Assets and Liabilities (Continued)

Assets		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description			Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$		Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/ Months	\$
Life Insurance net cash value	\$		Acct. no.	<input type="checkbox"/> Revolving	
Face amount: \$			Name and address of Company	\$ Payment/ Months	\$
Subtotal Liquid Assets	\$		Acct. no.	<input type="checkbox"/> Revolving	
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Payment/ Months	\$
Vested interest in retirement fund	\$		Acct. no.	<input type="checkbox"/> Revolving	
Net worth of business(es) owned (attach financial statement)	\$		Name and address of Company	\$ Payment/ Months	\$
Automobiles owned (make and year)	\$		Acct. no.	<input type="checkbox"/> Revolving	
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
Total Monthly Payments			\$		
Other Assets (from continuation page, if any)	\$		Other Liabilities (from continuation page, if any)		\$
Total Assets (a)	\$		Net Worth (a - b)	\$	Total Liabilities (b)

8. Declarations

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	_____	_____	_____	_____
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____	_____	_____	_____
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, *et seq.*; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made

12. Acknowledgment and Agreement (Continued)

for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

X _____ Date _____
 Applicant's Signature Co-Applicant's Signature

[This area intentionally left blank.]

For Mortgage Loan Originator		
This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature	Date	Loan Originator's Phone Number
X		
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
Loan Origination Company's Name	Loan Origination Company Identifier	

Transaction Worksheet - Optional			
a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$		
d. Refinance (include debts to be paid off)	\$	m. Loan amount (exclude PMI, MIP Funding Fee financed)	\$
e. Estimated prepaid items	\$	n. PMI, MIP, Funding Fee financed	\$
f. Estimate closing costs	\$	o. Loan amount (add m & n)	\$
g. PMI, MIP, Funding Fee	\$	p. Cash from/to Applicant (subtract, j, k, l & o from i)	\$
h. Discount (if Applicant will pay)	\$		
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

For Lender's Use			
Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> First Lien <input type="checkbox"/> Subordinate Lien	First Lien Holder's Name & Address (if any) Loan No.	Second Lien Holder's Name & Address (if any) Loan No.	
Date Application Received	Received By	Amount Requested	\$
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date	Decision By	
HMDA Reportable <input type="checkbox"/> Yes	Amount Approved \$	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes